

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joshua A. Sanderson
Rukmani L. Sanderson
Debtors

Case No. 15-01114-MDF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 309A

Page 1 of 2
Total Noticed: 22

Date Rcvd: Oct 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2016.

db/jdb aty +Joshua A. Sanderson, Rukmani L. Sanderson, 401 Chestnut Street, Marysville, PA 17053-1129
+David L. Lutz, Handler, Henning & Rosenberg, LLP, 1300 Linglestown Road - Suite 2, Harrisburg, pa 17110-2840
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty +Mary F Kennedy, Law Office of Gregory Javardian, 1310 Industrial Blvd, Suite 101, Southampton, PA 18966-4030
tr +Markian R Slobodian (Trustee), 801 North Second Street, Harrisburg, PA 17102-3210
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096, Dallas, TX 75261-9741)
cr +Shea Quinn, 119 E. Main Street, Shiremanstown, pa 17011-6312
4630576 +Citizens Bank, N.A., f/k/a RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
4620845 +Daniel Santucci Esquire, 1 International Plaza 5th Floor, Philadelphia, PA 19113-1510
4620846 +First Horizon Home Loa, First Tennessee Bank Attn: Bankruptcy, Po Box 1469, Knoxville, TN 37901-1469
4620847 +Killian & Gephardt, Box 886, Harrisburg, PA 17108-0886

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: spgesq@hotmail.com Oct 21 2016 19:08:29 Sean Patrick Quinlan, Quinlan Law Office, 2331 Market Street, Camphill, PA 17011

ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Oct 21 2016 19:08:53 United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4628406 EDI: AIS.COM Oct 21 2016 19:08:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4629998 +EDI: STFC.COM Oct 21 2016 19:08:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485
4620843 Fax: 888-777-2057 Oct 21 2016 19:13:25 Cco Mortgage Corp., 10561 Telegraph Rd, Glen Allen, VA 23059
4620841 +EDI: STFC.COM Oct 21 2016 19:08:00 Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
4620844 +EDI: CAUT.COM Oct 21 2016 19:08:00 Chase Auto, Attn:National Bankruptcy Dept, Po Box 29505, Phoenix, AZ 85038-9505
4620849 +EDI: MID8.COM Oct 21 2016 19:08:00 Midland Funding, 8875 Aero Drive, San Diego, CA 92123-2255
4620851 +E-mail/Text: colleen.atkinson@rmscollect.com Oct 21 2016 19:09:13 Receivable Management, 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
4637981 +E-mail/Text: bncmail@w-legal.com Oct 21 2016 19:08:58 The Bank of New York Mellon, C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
4620852 +EDI: WFFC.COM Oct 21 2016 19:08:00 Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4620848 KML Law Group PC
4620842* +Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
4620850* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr, Lewisville, TX 75067)

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2016 at the address(es) listed below:

David L. Lutz on behalf of Creditor Shea Quinn terryd@hhrlaw.com, lutz@hhrlaw.com
Joshua I Goldman on behalf of Creditor The Bank of New York Mellon, Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
Mary F Kennedy on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
mary@javardianlaw.com, tami@javardianlaw.com
Sean Patrick Quinlan on behalf of Joint Debtor Rukmani L. Sanderson spqesq@hotmail.com,
lesliebrown.paralegal@gmail.com
Sean Patrick Quinlan on behalf of Debtor Joshua A. Sanderson spqesq@hotmail.com,
lesliebrown.paralegal@gmail.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Joshua A. Sanderson	Social Security number or ITIN	xxx-xx-4584
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Rukmani L. Sanderson	Social Security number or ITIN	xxx-xx-7420
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 March 22, 2015
Case number:	1:15-bk-01114-MDF	Date case converted to chapter	7 October 11, 2016

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joshua A. Sanderson	Rukmani L. Sanderson
2. All other names used in the last 8 years		
3. Address	401 Chestnut Street Marysville, PA 17053	401 Chestnut Street Marysville, PA 17053
4. Debtor's attorney Name and address	Sean Patrick Quinlan Quinlan Law Office 2331 Market Street Camphill, PA 17011	Contact phone 717 724-7503 Email: spgesq@hotmail.com
5. Bankruptcy trustee Name and address	Markian R Slobodian (Trustee) 801 North Second Street Harrisburg, PA 17102	Contact phone 717 232-5180 Email: PA49@ecfbis.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building PO Box 908 Harrisburg, PA 17108	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800 Date: October 21, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 22, 2016 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: January 21, 2017 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	